

Information to identify the case:

Debtor 1	<u>Ralph P. Netta</u>	Social Security number or ITIN	xxx-xx-1630
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-24790-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ralph P. Netta

2/16/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ralph P. Netta
 Debtor

Case No. 16-24790-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 58

Date Rcvd: Feb 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2018.

db
 cr
 516319168 +Ralph P. Netta, 147 Linda Lane, Edison, NJ 08820-4509
 516319169 Westgate Square II Condominium Association, 1 Linda Lane, Edison, NJ 08820
 Angela Shih Liao, 61-30 Auton Street, Rego Park, NY 11374
 +Arthur M. Greenwald, C/O Michael S. Harrison, Esq., 3155 Route 10 East, Suite 214,
 Denville, NJ 07834-3430
 516443602 +Bank of America, First Source Advantage, 205 Bryant Woods South, Amherst, NY 14228-3609
 516319170 +Bob Hering, c/o Bob Smith & Associates, 216 Stelton Road, Suite B-1,
 Piscataway, NJ 08854-3284
 516443603 Central Jersey Pathology Assoc., PO BOX 22381, Edison, NJ 08818-2238
 516481389 +Century 21 Main St Realty Inc, Att: Barbara Fein, 20000 Horizon Way Ste 900,
 Mt Laurel, NJ 08054-4318
 516319171 +Century 21 Main Street Realty, Inc., 239 Main Street, Woodbridge, NJ 07095-1917
 516319172 +Century 21 Main Street Realty, Inc., 239 Main Street, Woodbridge, NJ 07095-1917
 516319173 +Colonia Home Center, 73 Ashford Drive, Plainsboro, NJ 08536-3640
 516443604 Comprehensive Surgical Assoc., Williams Alexander & Assoc., POB 2148,
 Wayne, NJ 07474-2148
 516443605 +Direct TV, First Nat'l Coll. Bureau, 610 Waltham Way, Sparks, NV 89434-6695
 516443606 +Dr. Harold E. Chung-Loy, Savit, 46 C West Ferris St., POB 250,
 E. Brunswick, NJ 08816-0250
 516319174 +Dr. Joseph Muscatiello, C/o Mongeello, Marshall & Scialabba, LLC, 1550 Park Avenue,
 South Plainfield, NJ 07080-5565
 516319175 +Dr. Linda Neri, 225 May Street, Suite B, Edison, NJ 08837-3266
 516443607 +Eastern Mountain Sports, OPSQ, LLC, Trident Asset Mgmt., LLC, POB 888424,
 Atlanta, GA 30356-0424
 516443608 +Edison Neurologic Assoc., PA, 34-36 Progress St., Edison, NJ 08820-1197
 516443609 +Edison Radiology Grp., On Line Collections, POB 1489, Winterville, NC 28590-1489
 516443610 Edison Radiology Grp., PA, POB 2187, Edison, NJ 08818-2187
 516374257 +Filson Corporation, NACM Business Credit Services, 910 SW Spokane St Bldg A,
 Seattle, WA 98134-1125
 516319176 +Filson Corporation, c/o NCAM Business Credit Services, PO BOX 21966,
 910 SW Spokane St., Buildig A, Seattle, WA 98134-1125
 516319177 +Geomatrix Enterprises DBA Bomer Gear, c/o Vogel & Gast, 10 Johnson Drive,
 Plainfield, NJ 07069-4905
 516443611 Hematology Oncology Consults., 2110 Oak Tree Rd., Edison, NJ 08820-1404
 516319178 +Honda Financial Services, c/o MRS Associates, 1930 Olney Avenue,
 Cherry Hill, NJ 08003-2016
 516443614 +JFK Medical Center, Rubin & Raine of NJ, LLC, Cranberry Commons, 446 Rt. 35, Bldg. C,
 Eatontown, NJ 07724-4290
 516443615 JP Morgan Chase, Plaza Station, POB 2769, NY, NY 10116-2769
 516443612 James Street Anesthesia, Central Jersey Adj. Corp., POB 189, Fanwood, NJ 07023-0189
 516443613 James Street Anesthesia, POB 824847, Philadelphia, PA 19182-4847
 516319179 +Kishore Ramchandani, MD, c/o Michael Harrison, Esq., 3155 Route 10 East, Suite 214,
 Denville, NJ 07834-3430
 516319180 +Lab Saftey Supply, Inc, c/o Goldman & Warshaw, PC, 34 Maple Avenue, PO BOX 106,
 Pine Brook, NJ 07058-0106
 516319181 +Liberty Mountain, c/o Barr Credit Services, Inc., 5151 E Broadway, Blvd., Suite 800,
 Tucson, AZ 85711-3775
 516319182 #+Maggie Netta, 147 Linda Lane, Edison, NJ 08820-4509
 516319183 +Mammut Sports Group, Inc, C/O Fein, Such, Kahn & Shepar, 7 Century Drive,
 Parsippany, NJ 07054-4603
 516443616 +Mid Jersey Autho Group, Bart Chase, Esq., 450 Springfield Ave., POB 871,
 Summit, NJ 07902-0871
 516443618 Middlesex Emergency Physicians, C/O Acct. Rec. Mgmt., PO BOX 129,
 Thorofare, NJ 08086-0129
 516443617 Middlesex Emergency Phys., PA, Healthcare Rec. Group, POB 189053,
 Ft. Laurderdale, FL 33318-9053
 516319184 +Nayna Patel, 1381 US 1 South, Edison, NJ 08837-2520
 516319186 +Ops 9, LLC, C/O David Faloni, Jr. Esq., 165 Passaic Avenue, Suite 301B,
 Fairfield, NJ 07004-3592
 516443619 +PNC Bank, NA, Allied Interstate, LLC, POB 4000, Warrenton, VA 20188-4000
 516319187 Ping Wang, c/o Indink & McNamara, PC, Princeton Park Corporate Center, Suite 203,
 Monmouth Junction, NJ 08852
 516443620 +Rite Aid, TRS Recovery Svc. Inc., 5251 Westheimer, Houston, TX 77056-5412
 516443621 +Sherwin Williams, JNR Adj. Co., Inc., 7001 E. Fish Lake Rd., Ste. 200,
 Maple Grove, MN 55311-2844
 516334642 +Summit Medical Group, Simon's Agency Inc, PO Box 5026, Syracuse NY 13220-5026
 516443622 +Summit Medical Grp., PA, ACB Receivables Mgmt., Inc., 19 Main St., POB 350,
 Asbury Park, NJ 07712-0350
 516319190 +Surgical Practices Associates, C/O Pressler & Pressler.LLP, 7 Entin Road,
 Parsippany, NJ 07054-5020
 516443623 +Walgreen's, CPS Security, POB 782408, San Antonio, TX 78278-2408
 516319191 +Westgatesquare II Condominium Associatio, C/O Judith A. Fallat, Esq., 92 Broadway,
 Suite 201, Denville, NJ 07834-2733

District/off: 0312-3

User: admin
Form ID: 318

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2018 22:21:20 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 16 2018 22:21:19 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516319166 +E-mail/Text: dkretscher@bchaselaw.com Feb 16 2018 22:21:17
ACB Receivables Management, Inc., c/o Bart A. Chase, Esq., PO BOX 871,
Summit, NJ 07902-0871
516548988 E-mail/Text: jennifer.chacon@spservicing.com Feb 16 2018 22:21:45
C/O Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
516319185 +E-mail/Text: compliance@sentrycredit.com Feb 16 2018 22:21:41 Nordstrom Bank,
C/O Sentry Credit, Inc., 2809 Grand Avenue, Everett, WA 98201-3417
516335161 EDI: RECOVERYCORP.COM Feb 16 2018 22:18:00 Orion, c/o of Recovery Management Systems Corp,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516341869 EDI: RECOVERYCORP.COM Feb 16 2018 22:18:00 Orion Portfolio Services LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
516319188 +E-mail/Text: jennifer.chacon@spservicing.com Feb 16 2018 22:21:45 Select Portfolio,
Attn Bankruptcy Dept, PO BOX 65250, Salt Lake City, UT 84165-0250
516319189 +E-mail/Text: clientservices@simonsagency.com Feb 16 2018 22:21:38 Summit Medical Group, Pa,
c/o Simon's Agency, Inc., 4963 Wintersweet Drive, Liverpool, NY 13088-2176
516549047 E-mail/Text: jennifer.chacon@spservicing.com Feb 16 2018 22:21:45 Wilmington Trust, NA,
c/o Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516548991 Wilmington Trust, NA
516548987 Wilmington Trust, NA, successor trustee to Citiban
516548989 Wilmington Trust, NA, successor trustee to Citiban
516319167 ##+Air-Opedic Shoe Shop, Inc d/b/a Scotts, 109 Quimby St., Westfield, NJ 07090-2170
TOTALS: 3, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Barbara Fein on behalf of Defendant Century 21 Main Street Realty, Inc. JulieP@lobaf.com,
BarbaraF@lobaf.com
Barbara A. Fein on behalf of Creditor Century 21 Main Street Realty JulieP@lobaf.com,
BarbaraF@lobaf.com
Denise E. Carlon on behalf of Creditor Wilmington Trust, NA, successor trustee to Citibank,
N.A., trustee, in trust for registered holders of Bear Stearns Asset Backed Securities 2007-SD3,
Asset-Backed Certificates, Series 2007-SD3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Dennis M. Mahoney on behalf of Plaintiff Ralph P. Netta dmmahoneypa@aol.com
Dennis M. Mahoney on behalf of Debtor Ralph P. Netta dmmahoneypa@aol.com
Guillermo Gonzalez on behalf of Creditor Westgate Square II Condominium Association
ggonzalez@scuramealey.com,
ecfbkfilings@scuramealey.com; cbalala@scuramealey.com; ascolavino@scuramealey.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com
TOTAL: 8